

Ninety Four Dollars and Fifty Six Cents (\$31,794.56) with interest thereon of Seven Hundred Forty Two Dollars and Fifteen Cents (\$742.15) from October 16, 1978 through February 1, 1979, and late charges of Seventy Three Dollars and Fifteen Cents (\$73.15), State and County real estate taxes for 1977-1978 in the amount of Nine Hundred Thirty Five Dollars and Fifty Seven Cents (\$935.57) with interest thereon of Sixteen Dollars and Thirty Five Cents (\$16.35) from November 13, 1978 to February 1, 1979, making a total indebtedness due as of February 1, 1979, of Thirty Three Thousand Five Hundred Sixty One Dollars and Seventy Eight Cents (\$33,561.78), all of which will more fully appear by reference to the statement of mortgage claims heretofore filed.

(3) That there is contained in said real estate Deed of Trust a provision that if default be made by the said Nathaniel C. Williams and Shirley S. Williams, husband and wife, in the payment of any installment thereof, then the same shall mature and become payable and it shall then be lawful for Robert E. Gearinger and C. Monroe Keeney, or their substitute trustee, Howard R. Stepler, Jr., to sell the said real estate to satisfy and pay said debt, interest, taxes, and all costs incident to said sale, and default having been made in the payment of the principal and interest of said debt, your Petitioner, as substitute trustee, became duly authorized to exercise the power of sale contained in the said Deed of Trust by reason of default. Said Deed of Substitute Appointment being recorded among the Land Records of Frederick County, Maryland, in Liber 1074, folio 675.

(4) That having first advertised the said real property at least once a week for three successive weeks to the date of sale in the News-Post, a newspaper published in Frederick County, Maryland, setting forth the time, place, manner and terms of sale, as will appear by the Certificate of Publication filed herewith as Exhibit 2, which is prayed to be taken and considered a part hereof, and after having filed a duly approved bond your Petitioner proceeded to sell said real estate at the Court House door, Frederick City, Frederick County, Maryland, on Wednesday, February 28, 1979,